

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In Re:	:	
	:	
MARIA A. RANKIN	:	
XXX-XX-5906	:	
	:	:CHAPTER 13
Debtor.	:	:CASE NO. 20-14236-AMC
	:	
	:	
U.S. Bank National Association as	:	
Legal Title Trustee for Truman 2016	:	
SC6 Title Trust	:	
Movant,	:	
v.	:	
	:	
MARIA A. RANKIN	:	:Hearing Date: May 17, 2023 @ 11:00 am
	:	
Debtor,	:	
And	:	
	:	
SCOTT F. WATERMAN,	:	
Trustee,	:	
	:	
Respondents.	:	
	:	
	:	

**MOTION OF US BANK, NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE  
FOR TRUMAN 2016 SC6 TITLE TRUST FOR RELIEF FROM THE AUTOMATIC  
STAY TO PERMIT MOVANT TO EXERCISE ITS RIGHTS UNDER STATE LAW  
AGAINST CERTAIN REALTY KNOWN AS 1 UNITY WAY, PHOENIXVILLE, P 19460**

Movant, by its Attorney, Romano Garubo & Argentieri, Emmanuel J. Argentieri, Esquire appearing, hereby requests a modification of the automatic stay and leave so it can exercise its rights under state law against certain realty and avers as follows:

1. Movant is US Bank NA as Legal Title Trustee for Truman 2016 SC6 Title Trust (hereinafter "Movant").

2. Movant is the holder of a Note secured by a mortgage on the Debtor's realty commonly known as 1 Unity Way, Phoenixville, PA 19460. **(Please see Exhibit "A" attached hereto and incorporated herein).**

3. Debtor's Chapter 13 petition was filed October 26, 2020.

4. The amount of Debtor's post-petition mortgage payment is \$3,172.32.

5. Debtor should have made thirty (30) payments outside of the plan since the date of filing petition.

6. Since the date of filing, Debtor has only made twenty-six (26) payments to Movant.

7. Debtor is behind 4 payments outside the plan, through the payment due April 1, 2023

8. The total amount of delinquency outside the plan is \$10,307.14

The amount is computed in the following manner:

a) 01/01/23 through 04/01/23 post-petition  
4 payments at \$3,172.32

b) Less suspense balance of \$2,382.14

9. Pursuant to the foregoing, Movant contends that cause exists to grant it relief from the Automatic Stay. Movant is not adequately protected. Accordingly, Movant is entitled to relief from the automatic stay under 11 U.S.C. §362(d)(1).

10. Movant has cause to have relief from the Automatic Stay effective immediately and such relief should not be subject to the fourteen-day period set forth in Bankruptcy Rule 4001(a)(3), as Movant will incur substantial additional costs and expenses by the imposition of said fourteen-day period.

11. Movant has had to incur legal fees as a result of the prosecution of this Motion.

12. The other Respondent is the Chapter 13 Trustee appointed in the above-captioned chapter 13 proceeding.

WHEREFORE, Movant respectfully requests that the Court enter an Order which grants it relief from the Automatic Stay, along with all other relief the Court deems just and equitable under the circumstances.

ROMANO GARUBO & ARGENTIERI  
Attorneys for Movant

By: /s/ Emmanuel J. Argentieri  
Emmanuel J. Argentieri, Esquire  
PA Attorney ID No. 59264

Dated: April 17, 2023

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